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AN EXPERIENCE WITH LIFE INSURANCE

DEAR EDITOR: I remember very well the arguments which were advanced when the question of a pension fund for nurses came up before the meeting of the Associated Alumnae at San Francisco. Some one wanted the subject dropped, because it was too hard a problem to solve; others said a nurse should take out a policy in a good life insurance company, which would answer the same purpose. I would like to give my experience as to this. About ten years ago I was induced to take out a \$2000.00 policy by an agent of a Life Insurance Society of the United States. The agent said the money I was paying in was bringing 5 per cent. interest, beside dividends, according to the amount of business the Company did, so after ten years (I took the policy for ten years only) I would be paid at least \$2500.00! During those ten years I paid in \$2136.80, but received last month, after the ten years, \$2206.40. They also offered me an annuity (that is *surrendering the principal*) of \$117.04 a year. A little over 5 per cent. and surrendering the principal! This would be a wonderful investment! only a fool would do such a thing. More than \$2500.00 they promised, and \$2206.40 I received. I wish all the nurses to know about this and be warned. If a nurse's strength should give out, how she would count every penny of what she would think was coming to her! Would it not be well if other nurses were to give their experience with other companies, so that nurses may be able to invest their hard-earned money to the best advantage for their old days.

H.

Switzerland.

APRONS

DEAR EDITOR: A matter that has aroused my amusement and disapproval is the subject of nurses' aprons. Recently I have seen several blanks for application to large training schools, and the most minute instructions were given to applicants to invest in, practically, ten draw-sheets, to wear! The aprons are to be made of sheeting, two yards wide, to be gathered into a three-inch belt, and to be as long as the dress, with a six-inch hem! I want to enter a protest, prompted by years of experience in aprons, for, unlike present-day nurses, I have worn them. First, there is absolutely no need for such heavy muslin. Second, an apron so long and full gets badly soiled at the bottom and is terribly in the way when the wearer has full hands going up stairs. Third, the five-foot nurse must wear the same width sheet as the five-foot nine inch nurse. The wide belt and full top are desperately unbecoming to the average woman. And lastly, laundry. An apron as described is worse than a sheet, as it is starched, and practical knowledge of laundry work teaches me that the less heavy it is the better chance it has of being well done. The prevailing style of scant apparel, while not always to be approved, certainly gives a little excuse for less material.

Always considering my protest worthy of notice, let me say a practical apron may be made of light-weight muslin, gored at the seams, selvedge at the back, a four-inch hem and two-inch belt. It may be four inches shorter than the dress skirt, and look sensible and attractive. Surely a heavy apron is soiled as quickly as a light-weight one, and I have seen them torn or stained long before the muslin had worn out. I assure you laundresses in private houses are quick to note the difference, and the weight of a grip, if it must occasionally be carried, is also affected.